Bihar have compiled these estimates for 1983-84 and 1984-85. The estimate for 1985-86 are not yet available.

(b) There has been no fall in the per capita income of Bihar during 1983-84 and 1984-85 as per estimates prepared by the State Government.

(c) and (d) Questions lo not arise.

Ten rise to cost India Rs. 3. 2 billion

1919. SHRIMATI KRISHNA KAUL: Will the PRIME MINISTER be plea-ed to state:

(a) whether Governments attention has been drawn to a news item **that** appeared in the Hindustan Times dated the 16th December, 1986 under the caption Yen rise to cost India Rs. 3. 2 billion per year regarding the effect of change of rate of the Rupee vis-a-vis Japanese Yen, if so, the details thereof; and

(b) the action taken by Government in this regard?

THE MINISTER OF STATE OF THE MINISTRY OF PETROLEUM AND NATURAL GAS AND THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI BRAHM DU. TT): (a) and (b) Yes, Sir. The news item referred to the views expressed at the meeting of the India-Japan Business Cooperation Committee in regard to the appreciation in the value of Japanese Yen.

The exchange rate, of the rupee is fixed with reference to the value of *a basket of currencies, - mainly of countries which are India's major trading partners. The exchange rates between the rupee and other currencies move upward or downward depending upon the fluctuations in the value of these currencies. In a regime of floating exchange atres, ft is Wither possible nor appropriate to **make** a forecast of anv loss or sain to the country from trade|flnandal transactions.

Banks overcharging for service*

1920. SHRIMATI KRISHNA KAUL: Will the PRIME MINISTER be pleas ed to state:

(a) whether Governments atten tion has been drawn to a news item that appeared in the Hindustan Times dated 3rd January, 1987 under the caption 'Banks Overcharging for Services'; if so, tha details thereof; and

(b) the steps Government are tak ing to protect the customers?

THE MINISTER OF STATE IN **THE** MINISTRY OF FINANCE **(SHRJ** JANARDHAN POOJARI): (a) **and** (b) Government have seen **the** report referred to in the question. **It** had alleged that the nationalised banks werp earning substantial revenue by the higher service charges fixed arbitrarily by them to meet their escalating expenditure.

The public sector banks have re. vised their service charges including those for issue of demand drafts and collection of outstation cheques. These revisions have been effscted with the objective of covering at least partially the costs incurred by the banks in rendering such services to the customers. The revised. service charges are based on cost inputs of the banks in relation to their services.

Complaints lodged with LIC forpayment of claims nnder AccidentBenefit Scheme

1921. DR. SAPTT KALDATE: Will, the PRIME MINISTER be pleased **to** state:

(a) whether it is a fact that several complaints have been iodged with the Life Insurance Corporation for **non-**recovery of claims | non payment cl claims with regard to policies ssued under 'Accident Benefit Scheme';

(b). if so, what are the deailj there- ' of; and

(c) whether some policy-holders have filed civil suit in the Ahmeda. bad Court?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI JANARDHAN POOJARI): (a) and (b) Representations are received from time to time by the Life Insurance Corporation of India regarding claims on policies issued under the e Accident Benefit Scheme and appropriate necessary action is taken in the matter. LIC repudiates a Double Accident Benefit claim only if it is proved that the death by accident has not been established according to the provisions of the Double Benefit Clause of the Policy.

CO Yes, Sir.

Letter written by Shrl L. K. Jha toPrime Minister on raids onBusiness men

1922. SHRI RAM AWADHFSH SINGH: Will the PRIME MINISTER be pleased to state:

(a) whether attention of the Government has been drawn to the neWs item which appeared in the Sunday Mail of 17 February, 1987 regarding letter written by Shri L. K. Jha to the Prime Minister on raids on Businessmen and Business Houses; and

(b) if so, what are the details thereof and action taken thereon?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI JANARDHAN POOJARI): (a) yes, Sir.

(b) The letter speaks about the feelings of some persons regarding the arrest of Kirloskar and Lalit Mohan Thapar jind suggests some guidelines to be followed by the enforcement authorities in cases otf arresT The Govt's views have also "been conveyed that the damage caused through large scale FERA violations cannot be gnored Shri Jha's suggestions have however been noted.

ट्रकों की खरीद के लिये ऋण

1923. **श्री मीर्जा इर्शादबेग :** क्या प्रधान मंत्री यह बताने की कृपा करेंगे कि :

(क) गत तीन वर्षों के दौरान प्रत्येक राज्य में ग्रामीण तथा शहरी क्षेत्रों में ट्रकों की खरीद के लिये राष्ट्रीयकृत बैंकों ने कितना ऋण दिया ;

(ख) गुजरात में प्रत्येक जिले में उन प्रमुख (लीड) बैंकों के नाम क्या हैं जो इस कार्य के लिए उत्तरदायी हैं और साबरकांठा जिले में ऋण और उसकी वसूली के संबंध में ब्यौरा क्या है ;

(ग) मोडासा-टांटोड-मेघरेजघ-धनसर (साबरकांठा) में ऋण बंद करने के क्या कारण हैं ; और

(घ) क्या सरकार इस संबंध में बैंक अधिकारियों के लिए भ्रष्टाचार के आरोपों की जांच करने का विचार रखती है ?

वित्त मंत्रालय में राज्य मंत्री (श्री जनार्दन पुजारी) : (क) और (ख) भारतीय रिजर्व बैंक ने सूचित किया है कि बैंकों की वर्तमान आंकड़ा सूचना प्रणाली से पूछे गये ढंग से सूचना प्राप्त नहीं होती है। अलबत्ता गत तीन वर्षों के दौरान राष्ट्रीयकृत बैंकों द्वारा लघु सड़क और जल परिवहन चालकों को दिये गये ऋणों की राज्य वार राशि विवरण में दी गई है (नीचे देखिए) और गुजरात के प्रत्येक